

**Information to identify the case:**

Debtor 1	<u>Kyle L. Smith</u>	Social Security number or ITIN	xxx-xx-3854
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	17-10159-ABA		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Kyle L. Smith

3/11/20

**By the court:** Andrew B. Altenburg Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

## Certificate of Notice Page 3 of 4

United States Bankruptcy Court  
District of New JerseyIn re:  
Kyle L. Smith  
DebtorCase No. 17-10159-ABA  
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: 3180WPage 1 of 2  
Total Noticed: 39

Date Rcvd: Mar 11, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 13, 2020.

db Kyle L. Smith, 2930 N Congress Rd, Camden, NJ 08104-2912  
 aty +Hill Wallack LLP, Attn: Elizabeth K Holdren Esq, 21 Roszel Road, PO Box 5226,  
 Princeton, NJ 08543-5226  
 cr +BSI Financial Services as servicer for Ventures Tr, 7500 Old Georgetown Rd Suite 1350,  
 Bethesda, MD 20814-6240  
 lm +BSI Financial Services, Inc, 314 S. Franklin St., PO Box 517, Titusville, PA 16354-0517  
 cr +Fay Servicing LLC, FRIEDMAN VARTOLO LLP, 85 Broad Street, New York, NY 10004-2434  
 cr +New Penn Financial, LLC d/b/a Shellpoint Mortgage, Stern & Eisenberg, PC,  
 1040 N. Kings Highway, Suite 407, Cherry Hill, NJ 08034-1925  
 cr +Wilmington Savings Fund Society, FSB, d/b/a Christ, Robertson, Anschutz & Schneid, PL,  
 6409 Congress Avenue #100, Boca Raton, FL 33487-2853  
 516579155 BSI Financial Services, 314 S Franklin St, Titusville, PA 16354-2168  
 516579157 CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105  
 516579156 +Camden County Special Civil Part, 101 S 5th St, Camden, NJ 08103-4099  
 516579158 Citibank, NA, PO Box 6247, Sioux Falls, SD 57117-6247  
 516579159 City of Camden, City Hall, Room 117, PO Box 95120, Camden, NJ 08101-5120  
 516579160 City of Camden (American Water), PO Box 52747, Phoenix, AZ 85072-2747  
 516579161 City of Camden Payroll Dept., 520 Market St Rm 213, Camden, NJ 08102-1300  
 516579164 Emerg Phy Assoc of SJ, C/o Akron Billing center, 3585 Ridge Park Dr,  
 Akron, OH 44333-8203  
 518691969 ++++FAY SERVICING, LLC, GROSS POLOWY, LLC, 2500 PLAZA FIVE STE 2548,  
 JERSEY CITY NJ 07311-4026  
 (address filed with court: Fay Servicing, LLC, Gross Polowy, LLC, 2500 Plaza 5, Suite 2548,  
 Jersey City, NJ 07311)  
 518693895 ++++FAY SERVICING, LLC, JULIE A. CASCINO, ESQ, 2500 PLAZA FIVE STE 2548,  
 JERSEY CITY NJ 07311-4026  
 (address filed with court: Fay Servicing, LLC, Julie A. Cascino, Esq,  
 2500 Plaza 5, Suite 2548, Jersey City, NJ 07311)  
 516806279 +++Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609  
 516579165 Hayt, Hayt & Landau, LLC, PO Box 500, Eatontown, NJ 07724-0500  
 516579166 +Hill Wallack, LLP, 21 Roszel Rd, Princeton, NJ 08540-6669  
 516950903 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,  
 Greenville, SC 29603-0675  
 517572802 +Recovery Management Solutions, LLC, P.O. Box 182, West Seneca, NY 14224-0182  
 516579168 Rubin & Rothman, LLC, 1787 Veterans Hwy Ste 32, Islandia, NY 11749-1500  
 516579169 State of New Jersey, Divison of Taxtion Bk Dept., PO Box 245, Trenton, NJ 08646-0245  
 516579170 Verizon New Jersey, C/O ERC, PO Box 23670, Jacksonville, FL 32241-3670  
 516579172 Virtua Health Systems, C/O Apex Asset Management, 2501 Oregon Pike, Ste 102,  
 Lancaster, PA 17601-4890  
 517587001 Virtua Health Systems, C/O Apex Asset Management, PO Box 7044, Lancaster, PA 17604-7044  
 517163451 +Wilmington Savings Fund Society, FSB,, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150,  
 Carrollton, TX 75006-3357  
 517163452 +Wilmington Savings Fund Society, FSB,, Fay Servicing, LLC, 3000 Kellway Dr. Ste 150,  
 Carrollton, TX 75006, Wilmington Savings Fund Society, FSB,, Fay Servicing, LLC 75006-3357

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Mar 12 2020 00:03:04 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Mar 12 2020 00:03:01 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516652274 EDI: AIS.COM Mar 12 2020 03:33:00 American InfoSource LP as agent for, Verizon,  
 PO Box 248838, Oklahoma City, OK 73124-8838  
 516579154 EDI: BANKAMER.COM Mar 12 2020 03:33:00 Bank of America, PO Box 15019,  
 Wilmington, DE 19886-5019  
 516579162 EDI: CONVERGENT.COM Mar 12 2020 03:33:00 Convergent Outsourcing/Comcast, PO Box 9004,  
 Renton, WA 98057-9004  
 516622678 +EDI: IRS.COM Mar 12 2020 03:33:00 Department of Treasury, Internal Revenue Service,  
 P O Box 7346, Philadelphia, PA 19101-7346  
 516725448 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 00:02:42  
 Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154,  
 Rapid City, South Dakota 57709-6154  
 516579163 E-mail/Text: bankruptcy.bnc@ditech.com Mar 12 2020 00:02:42 Ditech Financial, LLC,  
 PO Box 6172, Rapid City, SD 57709-6172  
 516657328 +EDI: RMSC.COM Mar 12 2020 03:33:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 516579171 EDI: VERIZONCOMB.COM Mar 12 2020 03:33:00 Verizon New Jersey, 600 Technology Dr,  
 Saint Charles, MO 63304-2238

TOTAL: 10

District/off: 0312-1

User: admin  
Form ID: 3180W

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Total Noticed: 39

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516950904 New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing, P.O. Box 10675,  
Greenville, SC 29603-0675, New Penn Financial, LLC, d/b/a Shellpoint Mortgage Servicing  
516579167\* IRS, PO Box 931000, Louisville, KY 40293-1000  
517572803 ##+AA Bail Bonds, 1916 Fairfax Avenue, Cherry Hill, NJ 08003-2007

TOTALS: 1, \* 1, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '+++' were transmitted to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(e).

Addresses marked '++++' were corrected as required by the USPS Locatable Address Conversion System (LACS).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 13, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on March 11, 2020 at the address(es) listed below:

Adam Jason Friedman on behalf of Creditor Fay Servicing LLC bankruptcy@friedmanvartolo.com  
Charles H. Jeanfreau on behalf of Creditor BSI Financial Services as servicer for Ventures  
Trust 2013-I-H-R by MCM Capital Partners, LLLP FKA MCM Capital Partners, LLC, its Trustee  
charles.jeanfreau@mccalla.com, BNCmailw-legal.com  
Denise E. Carlon on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Julie Cascino on behalf of Creditor Fay Servicing LLC jcascino@grosspolowy.com,  
ecfnotices@grosspolowy.com  
Julie Cascino on behalf of Creditor Fay Servicing, LLC jcascino@grosspolowy.com,  
ecfnotices@grosspolowy.com  
Laura M. Egerman on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not individually but as Trustee for Ventures Trust 2013-I-H-R, A Delaware Trust  
bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@rasnj.com  
Phillip Andrew Raymond on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a  
Christiana Trust, not individually but as trustee for Hilldale Trust phillip.raymond@mccalla.com  
R. A. Lebron on behalf of Creditor FAY SERVICING LLC, as servicer for WILMINGTON SAVINGS FUND  
SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR VENTURES TRUST  
2013-I-H-R, A DELAWARE TRUST bankruptcy@feinsuch.com  
Sindi Mncina on behalf of Creditor Wilmington Savings Fund Society, FSB, d/b/a Christiana  
Trust, not individually but as trustee for Hilldale Trust smncina@rascrane.com  
Steven P. Kelly on behalf of Creditor NewRez LLC, F/K/A New Penn Financial, LLC, D/B/A  
Shellpoint Mortgage Servicing skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Steven P. Kelly on behalf of Creditor New Penn Financial, LLC d/b/a Shellpoint Mortgage  
Servicing skelly@sterneisenberg.com, bkecf@sterneisenberg.com  
Tamika Nicole Wyche on behalf of Debtor Kyle L. Smith dpdlawyer@comcast.net,  
G30609@notify.cincompass.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 15